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STATE MS.-DESOTO CO. ^{ps}
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JAN 24 9 46 AM '03

STATE OF MISSISSIPPI

Michael S. Turnmire

COUNTY OF Desoto

BK 436 PG 519
W.E. DAVIS CH. CLK.

SOM 700222396

CORRECTED SUBSTITUTED TRUSTEES DEED

WHEREAS, on March 29, 1996, Michael S. Turnmire and wife, Karla R. Turnmire, executed a Deed of Trust to Arnold Weiss, Trustee for the benefit of Pulaski Mortgage Company, which Deed of Trust is filed for record in Book 821 at Page 406 in the office of the Chancery Clerk of Desoto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to CitiMortgage, Inc., by instrument dated August 22, 2001 and recorded in Book 1375 at Page 629 of the aforesaid records; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, CitiMortgage, Inc., appointed and substituted J. Gary Massey as Trustee therein in the place and stead of the trustee named in said Deed of Trust or subsequently substituted therein by Substitution of Trustee dated August 30, 2001, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 1375 at Page 631 prior to the first publication and posting of the notice of sale; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, which default continued for a period of time necessary for the holder thereof to declare the entire indebtedness, together with attorney's fees, expenses and costs, immediately due and payable, as was its option so to do under the terms of said Deed of Trust, and default having been made in payment of said amount and the Substituted Trustee having been requested and directed by CitiMortgage, Inc., to foreclose under the terms of said Deed of Trust, I did on October 17, 2001, during legal hours, being between the hours of 11:00 a.m. and 4:00 p.m., at the East Front door of the County Courthouse of Desoto County, Hernando, Mississippi, in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi, offer for sale at public auction and sell to the highest and best bidder for cash the following described land and property lying and being situated in Desoto County, Mississippi, being more particularly described as follows, to wit:

Lot 13, Village Square Subdivision, located in Section 27, Township 1 South, Range 6 West, as recorded in Plat Book 40, Page 15 in the office of the Chancery Clerk of Desoto County, MS.

Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time, place and terms of

said sale, together with a description of the property to be sold, was given by publication in the DESOTO COUNTY TRIBUNE, a newspaper published in Desoto County, Mississippi for three consecutive weeks preceding the date of sale. The first notice of the publication appeared on September 26, 2001, and subsequent notices appeared on October 3 and 10, 2001, (a certified copy of which is attached hereto,) and a notice identical to the published notice was posted on the bulletin board at the East Front door of the County Courthouse of Desoto County, Hernando, Mississippi for said period of three consecutive weeks. Everything necessary to be done was done to make and effect a good and lawful sale.

At said Sale, CitiMortgage, Inc., bid for said property in the amount of \$71,942.97, which being the highest and best bid, the same was then and there struck off to CitiMortgage, Inc., and it was declared the purchaser thereof.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substituted Trustee, do hereby sell and convey unto CitiMortgage, Inc., the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on October 17, 2001..

J. Gary Massey
J. Gary Massey, Substituted Trustee.

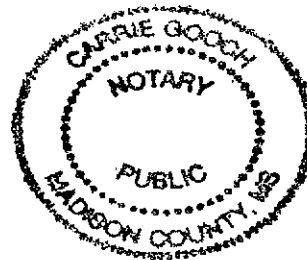
STATE OF MISSISSIPPI
COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on October 17, 2001, the within named J. Gary Massey, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the above and foregoing instrument, after having first been duly authorized to do so.

Carrie C. Gooch
Notary Public

My Commission Expires:

Notary Public State of Mississippi At Large
My Commission Expires: February 20, 2004
Bonded Thru Nelson, Brooks & Garland, Inc



GRANTOR'S ADDRESS:

J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
601-981-9299
S&M #01-0804

GRANTEE'S ADDRESS:

CitiMortgage, Inc.
27555 Farmington Road
Farmington Hills, MI 48334-3357
248-488-8308

PREPARED BY:

J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 981-9299

INDEX: Lot 13, Village Square Subdivision, Located in Section 27,
Township 1 South, Range 6 West, DeSoto County, Mississippi

THE DESOTO COUNTY
TRIBUNE

BK 0436 PG 0522

P.O. Box 486
Olive Branch, MS 38654

601-895-6220

DAVID GRISHAM
GENERAL MANAGER

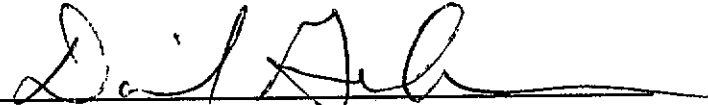
Proof of Publication

STATE OF MISSISSIPPI
COUNTY OF DESOTO

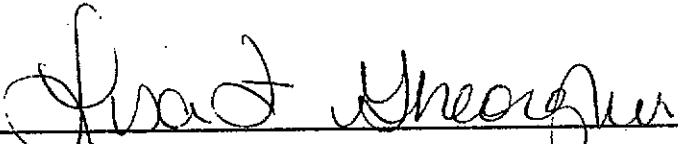
Personally appeared before me, a Notary Public in and for said County and State, DAVID GRISHAM, general manager of the DeSoto County Tribune, a newspaper published in the City of Olive Branch and having a general circulation in said County, who being duly sworn, deposed and said that the publication of a notice of which a true copy is hereto affixed, has been made in said newspaper for a period of 4 weeks consecutively, as follows, to wit:

In Vol. <u>XXVIII</u>	No. <u>38</u>	, dated the <u>10TH</u>	day of <u>OCT</u>	<u>2001</u>
In Vol. <u>XXVIII</u>	No. <u>37</u>	, dated the <u>3RD</u>	day of <u>OCT</u>	<u>2001</u>
In Vol. <u>XXVIII</u>	No. <u>36</u>	, dated the <u>26TH</u>	day of <u>SEPT</u>	<u>2001</u>
In Vol. <u>XXVIII</u>	No. <u>35</u>	, dated the <u>19th</u>	day of <u>SEPT</u>	<u>2001</u>
In Vol. <u>XXVIII</u>	No. _____	, dated the _____	day of _____	_____

and that the DeSoto County Tribune has been published continuously for a period of more than one year.


GENERAL MANAGER

Sworn to and subscribed before me, this 11th
day of OCT, 2001
(SEAL)


NOTARY PUBLIC

MY COMMISSION EXPIRES
MARCH 29, 2005

My commission expires _____
To SHAPIRO & MASSEY
for taking the annexed publication of 373
words or the equivalent thereof for a total of FOUR(4)
times \$ 156.66, plus \$3.00 for making a proof
of publication and deposing to same for a total cost
of \$ 159.66

QUANPROOF PIA

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on March 29, 1996, Michael S. Tummler and wife, Kara R. Tummler, executed a certain deed of trust to Arnold Weiss, Trustee for the benefit of Pulaski Mortgage Company, which deed of trust is of record in the office of the Chancery Clerk of De Soto County, State of Mississippi in Book 821, Page 408; and

WHEREAS, said Deed of Trust was subsequently assigned to CitMortgage, Inc., by instrument dated August 22, 2001 and recorded in Book 1375 at Page 629 of the aforesaid Chancery Clerk's office; and

WHEREAS, CitMortgage, Inc., has heretofore substituted J. Gary Massey as Trustee by instrument dated August 30, 2001 and recorded in the aforesaid Chancery Clerk's Office in Book 1375 at Page 631; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, CitMortgage, Inc., the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the same due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on October 17, 2001 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front door of the County Court house of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 13, Village Square Subdivision, located in Section 27, Township 1 South, Range 6 West, as recorded in Plat Book 40, Page 15 in the office of the Chancery Clerk of DeSoto County, MS.

I WILL CONVEY only such title as vested in me as Substituted Trustee. WITNESS MY SIGNATURE on September 18, 2001.

/s/ J. Gary Massey
Substituted Trustee

Shapiro & Massey, L.L.P.
200 East Capitol Street, Suite 1745
Jackson, Mississippi 39201
(601) 968-9969
Sept. 26, Oct. 3, 10-000.